



PRESS RELEASE

Attorney General Frosh Warns Maryland Consumers of Potential Health Insurance Scams

Attention needed during final days of open enrollment with Maryland Health Connection

Baltimore, MD (January 29, 2016) --With the open enrollment period for Maryland Health Connection ending next week, Attorney General Brian Frosh today urged Marylanders to stay aware of scammers who may be targeting consumers seeking health insurance coverage.

The Health Education and Advocacy Unit (HEAU) of the Attorney General's Office has received reports of consumers who conducted Internet searches for health insurance and were led to sites they believed to be the official state health benefits exchange, but were not.

In some cases, the sites offer different services altogether, such as an out-of-state health discount card for a monthly fee that is not health insurance, and that is not widely accepted by Maryland health practitioners.

Attorney General Frosh reminded consumers that the official site for Affordable Care Act coverage is MarylandHealthConnection.gov.

Maryland Health Connection is Maryland's official health insurance marketplace where individuals and families can compare and enroll in health insurance plans and learn if they qualify for financial assistance to lower or eliminate their insurance costs.

HEAU offers the following advice for consumers who are seeking to enroll in coverage:

- Go directly to www.MarylandHealthConnection.gov to apply for health insurance online.
- Avoid clicking on links or pop-up windows that promise to redirect you to [Maryland Health Connection's website](http://MarylandHealthConnection.gov).
- Avoid links that have the word "ad" next to them.
- Make sure that you are on [Maryland Health Connection's website](http://MarylandHealthConnection.gov) before entering any personal information.
- Check the URL address and ensure that .gov is in the URL address before beginning an online application.

Free Enrollment Help: Consumers can get free in-person help applying for coverage from a navigator at a local connector entity or a certified insurance broker serving your community. Go to [Maryland Health Connection's website](#) to find the connector entity or insurance broker in your area. Consumers can use Maryland Health Connection's online directory to find a broker, a navigator or call toll-free 1-855-642-8572 (TTY: 1-855-642-8573). There may be a wait to speak with a representative, due to a high volume of calls.

Health Discount Cards: Health Discount Cards are not health insurance. A health discount card may, in return for a monthly fee, entitle you to discounts from providers who agree to reduce their fees. Many may not be honored anywhere. Others are attempts to get your personal or financial information, so the scammer can use it to commit identity fraud. These discount cards are not the same as health insurance. Dishonest companies often promote these cards as insurance; they are not. In fact, they do not meet the requirements needed to avoid penalties for not having insurance under the Affordable Care Act. The Maryland Insurance Administration can tell you if a health plan is insurance.

Report suspected health fraud to the Attorney General's Health Education and Advocacy Unit at 410-528-1840 or 1-877-261-8807. If you have given personal information to someone whom you now suspect was illegitimate, contact the Attorney General's Identity Theft Unit at 410-576-6491.